

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

David P. Odorisio	:	Case No. 12-23373-GLT
SSN/ITIN: xxx-xx-1272	:	Chapter: 13
Diane M. Odorisio	:	
SSN/ITIN: xxx-xx-7511	:	
725 Greenleaf Drive	:	
Monroeville, PA 15146	:	
<i>Debtors</i>		

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION OF CHAPTER 13 PLAN**

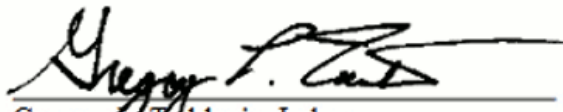
It appearing that the Debtors are entitled to a discharge,

***IT IS ORDERED:***

The Debtors are granted a discharge under *Section 1328(a) of Title 11, United States Code*, (the Bankruptcy Code). This Court retains jurisdiction of the case pending final closure of the case.

BY THE COURT

Dated: April 18, 2017

  
\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**SEE THE NEXT PAGE OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

**Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David P. Odorisio  
Diane M. Odorisio  
DebtorsCase No. 12-23373-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
Form ID: 148Page 1 of 2  
Total Noticed: 45

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db/jdb  
cr  
13413954 +David P. Odorisio, Diane M. Odorisio, 725 Greenleaf Drive, Monroeville, PA 15146-1133  
13446441 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
13454729 +AES, 1200 N. 7th Street, Harrisburg, PA 17102-1419  
13509640 +AES/PHEAA, PO BOX 8183, HARRISBURG PA 17105-8183  
13413961 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
+CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907  
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, Processing Center,  
Des Moines, IA 50364-0500)  
13970275 +COLLEGE LOAN CORPORATION On behalf of MHEAC, d/b/a ASA, c/o Keith Coburn, MHEAC d/b/a ASA,  
100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
13512063 CitiFinancial, Inc., P.O. Box 6042, Sioux Fall, SD 57117-6042  
13534921 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
13413959 +Francis S. Hallinan, Esquire, 1617 JFK Blvd., Ste 1400, One Penn Center Plaza,  
Philadelphia, PA 19103-1823  
14084304 +Gateway School District (Municipality of Monroevil, Keystone Collections Group,  
c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539  
13413963 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
13970356 +LSF9 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way,  
Oklahoma City, OK 73134-2500  
13413966 +Monroeville Municipal Authority, 219 Speelman Lane, Monroeville, PA 15146-3903  
13413967 +Monroeville Tax Office, 2700 Monroeville Blvd., Monroeville, PA 15146-2388  
14084303 +Municipality of Monroeville, Keystone Collections Group, c/o Kratzenberg & Lazzaro,  
546 Wendel Rd., Irwin, PA 15642-7539  
13413968 +Nisaan Motor Acceptance, 8900 Freeport Pkwy., Irving, TX 75063-2441  
13417180 Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366  
13413969 +OneMain Financial, Bankruptcy Dept., PO Box 140069, Irving, TX 75014-0069  
13413970 +Peoples Natural Gas, PO Box 26784, Richmond, VA 23261-6784  
13694518 United States Department of Education, Claims Filing Unit, P O Box 8973,  
Madison, WI 53708-8973  
13413972 +Verizon, PO Box 371355, Pittsburgh, PA 15250-7355

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

13443930 EDI: RECOVERYCORP.COM Apr 19 2017 00:48:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
13413955 EDI: AIS.COM Apr 19 2017 00:48:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
13495411 +EDI: BANKAMER.COM Apr 19 2017 00:48:00 Bank of America Home Loans, PO Box 15222,  
Wilmington, DE 19886-5222  
13413956 +EDI: BANKAMER.COM Apr 19 2017 00:48:00 Bank of America, N.A., 7105 Corporate Drive,  
Plano, TX 75024-4100  
13510475 EDI: CAPITALONE.COM Apr 19 2017 00:48:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
13425027 EDI: BL-BECKET.COM Apr 19 2017 00:48:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
13413957 EDI: DISCOVER.COM Apr 19 2017 00:48:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13413958 EDI: DISCOVER.COM Apr 19 2017 00:48:00 Discover Card, PO Box 71084,  
Charlotte, NC 28272-1084  
13476471 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Apr 19 2017 00:58:15 Duquesne Light Company,  
411 Seventh Avenue, Pittsburgh, PA 15219-1942  
13429888 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Apr 19 2017 00:58:15 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
Pittsburgh, PA 15219-1908  
13413960 EDI: RMSC.COM Apr 19 2017 00:48:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando FL 32896-0661  
13429889 +EDI: RMSC.COM Apr 19 2017 00:48:00 GE Capital Retail Bank, PO Box 985033,  
Orlando, FL 32896-0001  
13413962 EDI: RMSC.COM Apr 19 2017 00:48:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
13413964 +EDI: RMSC.COM Apr 19 2017 00:48:00 JC Penney, PO Box 981131, El Paso, TX 79998-1131  
13413965 EDI: CBSKOHL'S.COM Apr 19 2017 00:48:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
13495217 +EDI: RMSC.COM Apr 19 2017 00:48:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914  
13624088 EDI: PRA.COM Apr 19 2017 00:48:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
13418806 +EDI: PRA.COM Apr 19 2017 00:48:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
13413971 EDI: RECOVERYCORP.COM Apr 19 2017 00:48:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13413973 EDI: SEARS.COM Apr 19 2017 00:48:00 Sears Credit Cards, PO Box 183082,  
Columbus, OH 43218-3082  
+EDI: RMSC.COM Apr 19 2017 00:48:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

User: amaz  
Form ID: 148

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Apr 18, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13575761 EDI: ECAST.COM Apr 19 2017 00:48:00 eCAST Settlement Corporation, POB 29262,  
New York, NY 10087-9262

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr BANK OF AMERICA, N.A.  
cr Bank Of America, N.A Successor By, et. al.  
cr LSF9 Master Participation Trust  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13693212\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 4, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

Adam Hart Davis on behalf of Creditor Bank Of America, N.A Successor By, et. al.  
pawb@fedphe.com  
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Brian C. Thompson on behalf of Joint Debtor Diane M. Odorisio bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille  
spie@thompsonattorney.com;azema@ecf.inforuptcy.com;noreply@thompsonattorney.com;mhodge@thompsonat  
torney.com  
Brian C. Thompson on behalf of Debtor David P. Odorisio bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille  
spie@thompsonattorney.com;azema@ecf.inforuptcy.com;noreply@thompsonattorney.com;mhodge@thompsonat  
torney.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com  
Keri P. Ebeck on behalf of Creditor LSF9 Master Participation Trust kebeck@weltman.com,  
jbluemle@weltman.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas Song on behalf of Creditor LSF9 Master Participation Trust  
thomas.song@phelanhallinan.com

TOTAL: 11